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| United States Bankruptcy Court Northern District of Illinois | | | | | | Voluntary | Petition | | | | | |
|---|--------------------------|---------------------------|--|-----------------------------------|--|---|---|--|--|--|-------------------------------------|-------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Canty, Nicole | | | | | Nam | e of Joint Do | ebtor (Spouse | e) (Last, First | r, Middle): | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | used by the a maiden, and | | in the last 8 years): | | | |
| Last four digits (if more than one xxx-xx-970 | e, state all) | Sec. or Indi | vidual-Taxp | ayer I.D. (| (ITIN) No./ | Complete E | IN Last | four digits ore than one, s | of Soc. Sec. of state all) | r Individual- | Taxpayer I.D. (ITIN) N | o./Complete EIN |
| Street Address 11330 S. L Chicago, II | _othair A | | Street, City, | and State) |): | ZID C. I. | | t Address of | f Joint Debtor | r (No. and St | reet, City, and State): | am c 1 |
| | | | | | Г | ZIP Code 60643 | - | | | | | ZIP Code |
| County of Resi | idence or | of the Princ | cipal Place o | f Busines: | | | Cour | ty of Reside | ence or of the | Principal Pl | ace of Business: | |
| Mailing Addre | ess of Deb | tor (if diffe | rent from str | eet addres | ss): | | Mail | ng Address | of Joint Debt | tor (if differe | nt from street address): | |
| | | | | | | ZIP Code | ; | | | | | ZIP Code |
| Location of Pri (if different fro | | | | r | | | | | | | | |
| Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | | Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity | | | s defined | Chapt | the 1 der 7 der 9 der 11 der 12 | Petition is F | ptcy Code Under Whi iled (Check one box) hapter 15 Petition for R f a Foreign Main Proceed hapter 15 Petition for R f a Foreign Nonmain Proceed e of Debts k one box) | Recognition eding Recognition | |
| | | | | und Cod | (Check box otor is a tax- er Title 26 | c, if applicable exempt orgot the Unite nal Revenu | e) ganization ed States | defined | are primarily cod in 11 U.S.C. seed by an indivioual, family, or | § 101(8) as idual primarily household pur | busing for pose." | s are primarily ess debts. |
| Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | | | tor Chec | Debtor is k if: Debtor's to insider k all applica A plan is Acceptan | a small busin not a small b aggregate nor s or affiliates; able boxes: being filed w ces of the pla | ncontingent I) are less that with this petition were solicit | s defined in 11 U.S.C. § or as defined in 11 U.S liquidated debts (excludin \$2,190,000. | ing debts owed | | | |
| Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured credit ☐ Debtor estimates that, after any exempt property is excluded and administrative there will be no funds available for distribution to unsecured creditors. | | | | | | es paid, | | THIS | S SPACE IS FOR COURT | USE ONLY | | |
| 1- | nber of Cr 50- 99 | reditors 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,00 to \$500 million | 1 \$500,000,001 to \$1 billion | | | | |
| \$0 to | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 | \$1,000,001 to \$10 | \$10,000,001 to \$50 | \$50,000,001 to \$100 | \$100,000,00 to \$500 | 1 \$500,000,001 to \$1 billion | | | | |

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| B1 (Official For | m 1)(1/08) | Paye 2 01 52 | Page 2 |
|--|---|--|---|
| Voluntar | y Petition | Name of Debtor(s): | |
| (This page mu | ust be completed and filed in every case) | Canty, Nicole | |
| (I | All Prior Bankruptcy Cases Filed Within Last | t 8 Years (If more than two, attach ac | lditional sheet) |
| Location Where Filed: | Northern District of Illinois | Case Number: 08-09551 | Date Filed: 4/22/08 |
| Location Where Filed: | | Case Number: | Date Filed: |
| Pe | ending Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If more than | n one, attach additional sheet) |
| Name of Debt | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| | Exhibit A | | xhibit B |
| forms 10K a pursuant to S and is reque | oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition. | I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Con | l whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice September 11, 2009 (Date) |
| | E-d | l jbit C | |
| | or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition. | | e harm to public health or safety? |
| | Exh | nibit D | |
| (To be comp | leted by every individual debtor. If a joint petition is filed, ea | ch spouse must complete and attach a | a separate Exhibit D.) |
| | D completed and signed by the debtor is attached and made | a part of this petition. | |
| If this is a joi ☐ Exhibit | int petition: D also completed and signed by the joint debtor is attached a | and made a part of this petition. | |
| | Information Regardin | ng the Debtor - Venue | |
| | (Check any ap | oplicable box) | |
| | Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for | | |
| | There is a bankruptcy case concerning debtor's affiliate, go | | |
| | Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. | in the United States but is a defenda | nt in an action or |
| | Certification by a Debtor Who Reside | | rty |
| | (Check all app Landlord has a judgment against the debtor for possession | | complete the following.) |
| | (Name of landlord that obtained judgment) | | |
| | | | |
| | (Address of landlord) | | |
| | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to | | |
| | Debtor has included in this petition the deposit with the coafter the filing of the petition. | ourt of any rent that would become du | e during the 30-day period |
| | Debtor certifies that he/she has served the Landlord with the | his certification, (11 U.S.C. § 362(1)). | |

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nicole Canty

Signature of Debtor Nicole Canty

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 11, 2009

Date

Signature of Attorney*

X /s/ Jason R. Allen #

Signature of Attorney for Debtor(s)

Jason R. Allen # 6288932

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

September 11, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Canty, Nicole

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| \mathbf{v} |
|--------------|
| Λ |

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| • |
|---|
| * |
| _ |

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | | |
|-------|--------------|-----------|---------|---|
| | | Debtor(s) | Chapter | 7 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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| B 1D(Official Form 1, Exhibit D) (12/08) - Cont. |
|---|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. |
| I certify under penalty of perjury that the information provided above is true and correct. |
| Signature of Debtor: /s/ Nicole Canty |
| Nicole Canty |
| Date: September 11, 2009 |

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | Case No. | |
|-------|--------------|----------|----------|---|
| _ | · | Debtor , | | |
| | | | Chapter | 7 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 6,902.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 1,024.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 12 | | 28,360.16 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 3,283.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 3,285.00 |
| Total Number of Sheets of ALL Schedules | | 25 | | | |
| | T | otal Assets | 6,902.00 | | |
| | | | Total Liabilities | 29,384.16 | |

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | Case No. | |
|-------|--------------|----------|----------|---|
| • | | Debtor , | | |
| | | | Chapter | 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|----------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 1,024.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 1,024.00 |

State the following:

| Average Income (from Schedule I, Line 16) | 3,283.00 |
|--|----------|
| Average Expenses (from Schedule J, Line 18) | 3,285.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 4,128.71 |

State the following:

| | | _ |
|--|----------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 1,024.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 28,360.16 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 28,360.16 |

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B6A (Official Form 6A) (12/07)

| In re | Nicole Canty | Case No. |
|-------|--------------|---------------------------------------|
| | • | , , , , , , , , , , , , , , , , , , , |
| | | Debtor |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

| In re | Nicole Canty | Case No. |
|-------|--------------|----------|
| | | Debtor, |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| _ | | | | . , |
|----|---|--|---|---|
| | Type of Property | N O N Description and Location of Property E | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
| 1. | Cash on hand | Χ | | |
| 2. | | Checking account with Chase | - | 450.00 |
| | accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Savings account with Chase Bank | - | 5.00 |
| 3. | Security deposits with public utilities, telephone companies, | Deposite with Peoples Gas | - | 140.00 |
| | landlords, and others. | Deposit with Commonwealth Edison | - | 90.00 |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | Misc. used household goods | - | 1,000.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | Misc. used books, cds | - | 50.00 |
| 6. | Wearing apparel. | Personal used clothing | - | 350.00 |
| 7. | Furs and jewelry. | X | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | |
| 10 | . Annuities. Itemize and name each issuer. | X | | |
| | | | | |
| | | | | |

2 continuation sheets attached to the Schedule of Personal Property

2,085.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| In | re Nicole Canty | | (| Case No. | |
|-----|---|------------------|---|---|--|
| | - Mode Carry | | Debtor , | | |
| | | SCHEDULE | B - PERSONAL PROPER' (Continuation Sheet) | TY | |
| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | Pension | | - | 4,817.00 |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars | | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |

Sub-Total > (Total of this page)

4,817.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| In re | Nicole Canty | Case No. |
|-------|--------------|----------|
| | | Debtor |

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | Х | | | |
| 26. | Boats, motors, and accessories. | Χ | | | |
| 27. | Aircraft and accessories. | Χ | | | |
| 28. | Office equipment, furnishings, and supplies. | Х | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | Χ | | | |
| 30. | Inventory. | Χ | | | |
| 31. | Animals. | Χ | | | |
| 32. | Crops - growing or harvested. Give particulars. | Χ | | | |
| 33. | Farming equipment and implements. | Χ | | | |
| 34. | Farm supplies, chemicals, and feed. | Χ | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | X | | | |

| Sub-Total > 0.00 (Total of this page) | Total > 6,902.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

| In re | Nicole Canty | Case No. |
|-------|--------------|----------|
| _ | | Debtor |

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Ch | neck if debtor claims a homestead exemption that exceeds |
|---|------|--|
| (Check one box) | \$1. | 36,875. |
| ☐ 11 U.S.C. §522(b)(2) | | |
| 11 U.S.C. §522(b)(3) | | |

| Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|---|---|
| icates of Deposit | | |
| 735 ILCS 5/12-1001(b) | 450.00 | 450.00 |
| 735 ILCS 5/12-1001(b) | 5.00 | 5.00 |
| | | |
| 735 ILCS 5/12-1001(b) | 140.00 | 140.00 |
| 735 ILCS 5/12-1001(b) | 90.00 | 90.00 |
| | | |
| 735 ILCS 5/12-1001(b) | 1,000.00 | 1,000.00 |
| | | |
| 735 II CS 5/12-1001(b) | 50.00 | 50.00 |
| 100 1200 0/12 100 1(2) | 00.00 | 00.00 |
| | | |
| 735 ILCS 5/12-1001(a) | 350.00 | 350.00 |
| rofit Sharing Plans | | |
| 735 ILCS 5/12-704 | 4,817.00 | 4,817.00 |
| | Each Exemption icates of Deposit 735 ILCS 5/12-1001(b) | Claimed Exemption Claimed Exemption Claimed Exemption |

Total: 6,902.00 6,902.00

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B6D (Official Form 6D) (12/07)

| In re | Nicole Canty | Case No | |
|-------|--------------|---------|--|
| _ | | Debtor | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | _ | | * | | | | | |
|--|----------|--------------|--|---------------|------------|----------|--|---------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | СОПШВНОК | Hu H C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | COXF_ZGEZF | UNLLQULDA | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. | | | | Т | E | | | |
| | | | Value \$ | | D | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | Ш | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | Value \$ | Щ | | Щ | | |
| continuation sheets attached | | | S (Total of th | ubto nis p | | - 1 | | |
| | | | (Report on Summary of Sci | | ota ule | - 1 | 0.00 | 0.00 |
| | | | | | | | | |

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B6E (Official Form 6E) (12/07)

| ٠ | | | |
|-------|--------------|----------|--|
| In re | Nicole Canty | Case No. | |
| - | <u> </u> | Debtor | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the

to do ian."

| so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian, such as "A.B., |
|---|
| Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
| ☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ■ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| ☐ Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |
| |

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

| In re | Nicole Canty | Case No | |
|-------|--------------|---------|--|
| _ | | Debtor | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2008 Account No. 9701 overpayment of unemployment **IDES** 0.00 Benefit Repayments PO Box 4385 Chicago, IL 60680 1,024.00 1,024.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet 1 of 1 continuation sheets attached to (Total of this page) 1,024.00 Schedule of Creditors Holding Unsecured Priority Claims 1,024.00 0.00 (Report on Summary of Schedules) 1,024.00 1,024.00 Case 09-33752 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:00 Desc Main Document Page 16 of 52

B6F (Official Form 6F) (12/07)

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| | | Debtor |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, | C | Н | usband, Wife, Joint, or Community | | C | U | D | |
|---|-----------------|-------------|---|------------------|-----------|------------------|-----------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | C N H | CONSIDERATION FOR CLAIM. IF CL | AIM | 021-26521 | NL - QU - D 4 | D I S P U T E D | AMOUNT OF CLAIM |
| Account No. 9701 | | | loan | | T | A T E D | | |
| Americash loans 880 Lee St # 302 Des Plaines, IL 60016 | | - | | | | | | 2,400.00 |
| Account No. xxxxxxxxxxx4153 | | | Opened 7/01/91 Last Active 11/01/01 | | | | | |
| Amex Po Box 297871 Fort Lauderdale, FL 33329 | | - | CreditCard | | | | | 0.00 |
| Account No. xx mx xx3295 | | T | notice only | | | | | |
| Arnold Scott Harris 222 Merchandise Mart Plazze # 1932 Chicago, IL 60654 | | - | | | | | | |
| | | | | | | | | 0.00 |
| Account No. xxx4113 Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806 | | - | Opened 7/01/07 Last Active 11/02/07 NoteLoan | | | | | |
| | | | | | | | | 2,591.00 |
| 11 continuation sheets attached | | | (7) | S Γotal of th | | tota pag | | 4,991.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|-------------|
| - | <u> </u> | , Debtor |

| | | | should Mills Think to Community | 16 | Τυ | 15 | 1 |
|---|----------|-------|--|-----------|----------|----|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J | band, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COXTLXGEZ | 10 | 1 | AMOUNT OF CLAIM |
| Account No. 9701 | | | notice only | | E | | |
| CCS PO Box 55126 Boston, MA 02205 | | - | | | | | 0.00 |
| Account No. xxxxxx0701 | ┢ | | Opened 5/01/07 Last Active 7/01/07 | + | T | + | |
| Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021 | | - | Automobile | | | | |
| | | | | | | | 0.00 |
| Account No. xxxxxxxx0121 Citibank 701 East 60th Stre Sioux Falls, SD 57104 | | - | Opened 6/01/07 Educational | | | | 0.00 |
| Account No. xxxxxxx0120 | ┢ | | Opened 6/01/07 | + | + | + | |
| Citibank 701 East 60th Stre Sioux Falls, SD 57104 | | - | Educational | | | | 0.00 |
| Account No. xxx7897 | | | Opened 6/08/07 Last Active 8/20/07 | + | \vdash | T | |
| Citibank Stu 701 East 60th Stre Sioux Falls, SD 57104 | | - | Educational | | | | 0.00 |
| Sheet no1 of _11_ sheets attached to Schedule of | _ | | | Sub | tota | al | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total o | | | | 0.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS | CODE | н | | CONT | UNL | DISP | |
|--|----------|-------------|-----------------------------------|------------|--------------|------|-----------------|
| INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C J M | CONSIDERATION FOR CLAIM. IF CLAIM | CONTINGENT | OZLLQDLDAHUD | UTED | AMOUNT OF CLAIM |
| Account No. 5750 | | | notice only | Ϊ | T | | |
| Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301-4047 | | _ | | | D | | 0.00 |
| Account No. 1311 | | l | medical | H | | | |
| CMMG Medical Specialists 75 Remittance Dr # 1274 Chicago, IL 60675 | | - | | | | | |
| | | | | | | | 49.00 |
| Account No. 5303 | ┢ | t | Bill | | | | |
| Comcast 2508 W Route 120 Mchenry, IL 60051 | | - | | | | | |
| | | | | | | | 270.00 |
| Account No. 0051 | ┢ | t | utiliity | | | | |
| ComEd Bill Payment Center Chicago, IL 60668 | | - | | | | | |
| | | | | | | | 50.00 |
| Account No. 1119 | | | notice only | | | | |
| Commercial Recovery Corporation PO Box 49456 Minneapolis, MN 55449 | | - | | | | | |
| | | | | | | | 0.00 |
| Sheet no2 of _11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | <u> </u> | | (Total of t | Subt | | | 369.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No. |
|-------|--------------|----------|
| - | | Debtor |

| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | | ςŢ | U | D | |
|---|----------|-------------|---|----------|------------|----------|--------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C A M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | CONTINGENT | | SPUTED | AMOUNT OF CLAIM |
| Account No. 3246 | | | notice only | | Т | E | | |
| Custom Direct 1802 Fashion Court Joppa, MD 21085 | | - | | | | ט | | 0.00 |
| Account No. xxxxxxxxxxxx1000 | | T | Opened 2/01/05 Last Active 8/01/05 | | 7 | | | |
| Drive Financial Attn: Bankruptcy Department Po Box 562088 Dallas, TX 75247 | | - | Automobile | | | | | 0.00 |
| Account No. 0866 | ┝ | ╀ | notice only | \dashv | \dashv | \vdash | ⊢ | 0.00 |
| Executive Financial Comp. POBox 1168 Flint, MI 48501 | | - | Thouse only | | | | | 0.00 |
| Account No. xxxxxxxx0005 | t | + | Opened 4/16/07 Last Active 12/07/07 | + | \forall | Н | H | |
| First Bk Of De/contine 1608 Walnut Street Philadelphia, PA 19103 | | - | CreditCard | | | | | 0.00 |
| Account No. xxxxxxxxxxx6393 | | T | Opened 2/01/97 Last Active 11/01/03 | \neg | 7 | | | |
| First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103 | | - | CreditCard | | | | | 0.00 |
| Sheet no. 3 of 11 sheets attached to Schedule of | | | ı | Su | ıbtı | ota | 1 | 0.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total | of thi | s r | oag | e) | 0.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

| | <u> </u> | 1 | I I I Were I i i i i i i i i i i i i i i i i i i | | _ | | _ | |
|---|----------|------------------------|---|------------|-----------|------------------|----|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE | AIM | CONTLNGEN | I QU L D | | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxxx5588 | | | Opened 12/01/08 Last Active 2/08/09 CreditCard | | Т | A T E D | | |
| First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57104 | | - | Ciodicara | | | | | |
| | | | | | | | | 401.00 |
| Account No. xxxxxxxxxxxxx5447 First Premier Bank Po Box 5524 Sioux Falls, SD 57117 | | - | Opened 6/03/03 Last Active 11/30/04 CreditCard | | | | | 0.00 |
| Account No. xxxxxxxx0142 Gemb/peach Direct Po Box 981439 El Paso, TX 79998 | | - | Opened 7/18/07 Last Active 5/01/08 ChargeAccount | | | | | 0.00 |
| Account No. CANN4623 | | | Opened 10/01/08 Last Active 2/20/09 | | | | | |
| Global Payments Inc 6215 W Howard Street Niles, IL 60714 | | - | | | | | | 266.00 |
| Account No. xxxxxxxxxx3867 | \vdash | \vdash | Opened 4/01/07 Last Active 1/27/09 | | | | | |
| HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177 | | - | 2003 Nissan Altima with 103,000 miles Value based on Kelley Blue Book | | | | | 14,215.00 |
| Sheet no4 of _11_ sheets attached to Schedule of | | _ | | | | tota | | 14,882.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (T | otal of th | iis | pag | e) | 14,002.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

| CREDITOR'S NAME, | ç | Нι | sband, Wife, Joint, or Community | Ç | U | D | |
|--|----------|-------------|-------------------------------------|------------|---------------------|-----------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H H | | CONTINGENT | NL I QU I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
| Account No. xxx2899 | | | Opened 11/01/03 Last Active 4/14/07 | ٦ | T E | | |
| II Designate 1755 Lake Cook Rd Deerfield, IL 60015 | | - | Educational | | D | | 0.00 |
| Account No. xxx2799 | | | Opened 11/01/03 Last Active 4/14/07 | | | | |
| II Designate 1755 Lake Cook Rd Deerfield, IL 60015 | | - | Educational | | | | 0.00 |
| Account No. 3790 | ╁ | - | notice only | \vdash | ⊢ | ⊬ | 0.00 |
| JC Christensen and Associates POBox 519 Sauk Rapids, MN 56379 | | - | Thouse only | | | | 0.00 |
| Account No. 9701 | | | loan | | | T | |
| Magnum Cash Advance 1403 Faulk DR STE 203 Wilmington, DE 19803 | | - | | | | | 1,000.00 |
| Account No. 4401 | T | T | notice | T | | T | |
| ME Financial Services PO Box 7230 Westchester, IL 60154 | | _ | | | | | 1,526.00 |
| Sheet no5 of _11 sheets attached to Schedule of | | | | Subt | | | 2,526.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ze) | 2,320.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| | ſ | ш. | sband, Wife, Joint, or Community | - 1 | $\overline{}$ | ш | D | |
|---|----------|------------------|---|--------|---------------|-------------|--------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | ONFINGEN | DZL_QD_DAFE | SPUTED | AMOUNT OF CLAIM |
| Account No. | | | notice only | i° | T | Ť | | |
| Meyer & Njus 134 N LaSalle Suite 1840 Chicago, IL 60602 | | - | | | | D | | 0.00 |
| Account No. 1540 | | | Collection | | | | | |
| Miracle Financial Inc. 52 Armstron Rd Plymouth, MA 02360 | | - | | | | | | |
| | | | | | | | | 409.16 |
| Account No. 5963 MiraMed Revenue Group, LLC P.O Box 536 Linden, MI 48277 | | - | Collection | | | | | 0.00 |
| Account No. 7627 | | | notice only | + | | | | |
| Municipal Collection Services PO Box 1022 Wixom, MI 48393 | | - | | | | | | 0.00 |
| Account No. xxxxxxx1659 | | | Med1 01 Henry D Moore Dds | 1 | | | | |
| National Credit Adjust Po Box 3023 Hutchinson, KS 67504 | | - | | | | | | 107.00 |
| Sheet no. 6 of 11 sheets attached to Schedule of | | | | Su | bt | otal | l | 540.40 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total | of thi | s į | oag | e) | 516.16 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|-------------|
| - | | , Debtor |

| | 1.0 | | about Miles Islant on Community | 16 | Īυ | I 5 | |
|--|----------|------------------|---|-----------|--------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Account No. xxx4816 | | | International Cash Advance | T | E | | |
| National Ser 18820 Aurora Av N. #205 Seattle, WA 98133 | | - | | | D | | 1,594.00 |
| Account No. xxxx2493 | ╁ | | Opened 1/01/08 | + | | \vdash | |
| NCO Financial Systems 507 Prudential Road Horsham, PA 19044 | | - | CollectionAttorney Aurora Chicago Lakeshore Hospi | | | | 212.00 |
| - ANN | ┡ | | 0 140/00/00 1 14 17 0/00/00 | \bot | | ┡ | 212.00 |
| Account No. CANN Ndc Ck Svc 6215 W Howard Street Niles, IL 60714 | | - | Opened 10/30/08 Last Active 2/20/09 ReturnedCheck | | | | 266.00 |
| Account No. 9701 | | | notice only | \dagger | | H | |
| North Shore Agency Inc 751 Summa Ave Westbury, NY 11590 | | - | | | | | 0.00 |
| Account No. 6255 | H | | medical | + | \vdash | | |
| Northwestern Medical Faculty Found. 680 North Lake Shore Drive Suite 1000 Chicago, IL 60611 | | - | | | | | 90.00 |
| Sheet no7 of _11_ sheets attached to Schedule of | | | | Sub | tota | ıl | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | | | | 2,162.00 |

Case 09-33752 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:00 Desc Main Page 24 of 52 Document

B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

| | I c | Luc | skand Wife Islat as Community | | _ | | D | |
|---|----------|-------------|--|----------|-----------|--------------|-----|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H H | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE. | M | CONTINGEN | UNLIQUIDATED | | AMOUNT OF CLAIM |
| Account No. FCHxxxxx6632 | | | 12 First Cash Financial Services | | Т | T E D | | |
| Paragonway 2101 West Ben Whit Austin, TX 78704 | | - | | | | | | 305.00 |
| Account No. 2871 | ┢ | | loan | | | | | |
| Payday One PO box 101842 Fort Worth, TX 76185 | | - | | | | | | 83.00 |
| Account No. xxxxx5224 | | | Opened 9/26/08 Last Active 2/25/09 | | | | | |
| Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 | | - | Agriculture | | | | | 707.00 |
| Account No. xxxxx5182 | | | Opened 8/22/08 Last Active 9/17/08 | | | | | |
| Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 | | - | Agriculture | | | | | 0.00 |
| Account No. xxxxxxxxxxxx5755 | t | \vdash | Opened 11/01/08 Last Active 2/17/09 | | | T | | |
| Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108 | | - | CreditCard | | | | | 323.00 |
| Sheet no. 8 of 11 sheets attached to Schedule of | | | | S | ub | tota | 1 | 4 440 00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (To | al of th | nis | pag | ge) | 1,418.00 |

Case 09-33752 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:00 Desc Main Document Page 25 of 52

B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| _ | | Debtor |

| | 10 | 1 | L LANGE LIVE OF THE STATE OF TH | | _ | | _ | |
|---|----------|------------------------|--|------------|-----------|--------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Hu H W J C | sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE | IM | CONTINGEN | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Account No. xxxxxxxxxxx3790 | | | Opened 1/01/05 Last Active 10/17/05 CreditCard | | Т | T E D | | |
| Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105 | | - | CreditCard | | | | | 0.00 |
| Account No. xx7627 | ┢ | | 04 Village Of East Hazel Crest | | | | | 0.00 |
| Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438 | | - | | | | | | 250.00 |
| Account No. 6019 | T | | notice only | | | | | |
| Reneer & Associates 1050 E. 3300 #203 Salt Lake City, UT 84106 | | - | | | | | | 0.00 |
| Account No. 8234 | t | | notice only | | | | | |
| Revenue Production Management P.O. Box 830913 Birmingham, AL 35283 | | - | | | | | | 0.00 |
| Account No. xxxxxxxxxxxxx0001 | H | \vdash | Opened 6/01/05 Last Active 4/26/07 | | | | | |
| Roadloans.com Attn: Bankruptcy 5201 Rufe Snow Dr Ste 400 North Richland Hills, TX 76180 | | - | Automobile | | | | | 0.00 |
| Sheet no. 9 of 11 sheets attached to Schedule of | | • | , | | | tota | | 250.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (10 | otal of th | 118 | pag | ge) | |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|-------------|
| - | <u> </u> | , Debtor |

| CREDITOR'S NAME, | Č | Ηu | sband, Wife, Joint, or Community | Ç | ŢU | ַ ַ | Ы | |
|---|----------|-------------|---|---------------------|----------------------|-----|--------------------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C A M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | C O N T I N G E N T | N L I QU I D A T E D | | S J T E D | AMOUNT OF CLAIM |
| Account No. 4970 | | | notice only | Т | E | | | |
| Sunrise Credit Services Inc 260 Airport Plaza PO Box 9100 Farmingdale, NY 11735 | | - | | | D | | | 0.00 |
| Account No. 1425 | | | notice only | \top | T | | 1 | |
| Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154 | | - | | | | | | 0.00 |
| Account No. 2560 | t | H | medical | + | + | + | \dagger | |
| The University of Chicago Physician 75 Remittance Dr. Suite 1385 Chicago, IL 60675 | | - | | | | | | 600.00 |
| Account No. xxxxxxxx1070 | | | Opened 12/07/06 Last Active 3/13/07 | T | T | T | 7 | |
| Tribute/fbd Pob 105555 Atlanta, GA 30348 | | - | CreditCard | | | | | 0.00 |
| Account No. 8170 | Ī | | notice only | \top | T | Ť | 7 | |
| Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321 | | _ | | | | | | 0.00 |
| Sheet no. 10 of 11 sheets attached to Schedule of | - | _ | 1 | Sub | otot | al | 7 | 200.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pa | ge` | М | 600.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| - | | Debtor |

| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community |))) | υz | D | |
|--|----------|----|------------------------------------|-------------|-----|------------------|-----------------|
| MAILING ADDRESS | CODEBTOR | н | DATE CLAIM WAS INCURRED AND | CONT | Ë | D I S P | |
| INCLUDING ZIP CODE, | B | W | CONSIDERATION FOR CLAIM. IF CLAIM | | Q | ΙŸ | |
| AND ACCOUNT NUMBER (See instructions above.) | ő | C | IS SUBJECT TO SETOFF, SO STATE. | Ğ | 1 | Ę | AMOUNT OF CLAIM |
| | K | | | NGENH | A | ĖD | |
| Account No. xxxxxx7011 | | | Opened 2/01/02 Last Active 7/01/07 | T | E | | |
| | | | Educational | | D | 1 | |
| Us Dept Of Education | | | | | | | |
| Attn: Borrowers Service Dept | | - | | | | | |
| Po Box 5609 | | | | | | | |
| Greenville, TX 75403 | | | | | | | |
| | | | | | | | 0.00 |
| Account No. xxxxxxxxxx0001 | | H | Opened 4/01/08 Last Active 3/01/09 | | | T | |
| | | | Agriculture | | | | |
| Verizon | | | | | | | |
| Po Box 3397 | | - | | | | | |
| Bloomington, IL 61702 | | | | | | | |
| | | | | | | | |
| | | | | | | | 495.00 |
| Account No. 5755 | ┢ | ┢ | charge account | + | | ┢ | |
| The country of the | | | onalgo docodin | | | | |
| Visa | | | | | | | |
| PO Box 30050 | | - | | | | | |
| Tampa, FL 33630 | | | | | | | |
| | | | | | | | |
| | | | | | | | 151.00 |
| Account No. | T | T | | | | | |
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| Account No. | | | | | | | |
| | 1 | | | | | | |
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| | | | | | | | |
| | | | | | | | |
| Sheet no11_ of _11_ sheets attached to Schedule of | | | | Subt | ota | ıl | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | | | | 646.00 |
| | | | | | ota | | |
| | | | (Report on Summary of So | | | | 28,360.16 |
| | | | (Report on Summary of So | uiea | uic | -8) | 1 |

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B6G (Official Form 6G) (12/07)

| In re | Nicole Canty | Case No |
|-------|--------------|---------|
| - | · | Debtor |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-33752 Doc 1 Filed 09/11/09 Entered 09/11/09 13:37:00 Desc Main Document Page 29 of 52

B6H (Official Form 6H) (12/07)

| In re | Nicole Canty | Case No. |
|-------|--------------|----------|
| - | | Debtor |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

| In re | Nicole Canty | | Case No. | |
|-------|--------------|---------|----------|--|
| | | Debtor(| (c) | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE | | | | |
|--|--|-------------|----------|----------------|------------|
| | RELATIONSHIP(S): | AGE(S): | | | |
| Single | Daughter | 13 | | | |
| | Son | 6 | | | |
| Employment: | DEBTOR | | SPOUSE | | |
| Occupation | Respiratory Therapist | | | | |
| Name of Employer | St. Bernard Hospital | | | | |
| How long employed | 3 months | | | | |
| Address of Employer | 264 W. 63d St. | | | | |
| | Chicago, IL 60653 | | | | |
| | e or projected monthly income at time case filed) | | DEBTOR | | SPOUSE |
| | and commissions (Prorate if not paid monthly) | \$ _ | 4,583.00 | \$ _ | N/A |
| 2. Estimate monthly overtime | | \$ _ | 0.00 | \$_ | N/A |
| | | | 4 502 00 | | N/A |
| 3. SUBTOTAL | | \$_ | 4,583.00 | \$_ | N/A |
| 4 LEGG DAVIDOLL DEDLIGE | TONG | | | | |
| 4. LESS PAYROLL DEDUCT: a. Payroll taxes and social | | \$ | 821.00 | • | N/A |
| b. Insurance | security | \$ _ \$ | 479.00 | ф <u> </u> | N/A |
| c. Union dues | | \$ <u>_</u> | 0.00 | φ_ | N/A |
| d. Other (Specify): | | \$ <u>_</u> | 0.00 | φ _ | N/A |
| d. Other (Specify). | | \$ <u>_</u> | 0.00 | φ <u>–</u> | N/A |
| - | _ | Ψ_ | 0.00 | Ψ_ | 14// (|
| 5. SUBTOTAL OF PAYROLL | DEDUCTIONS | \$_ | 1,300.00 | \$_ | N/A |
| 6. TOTAL NET MONTHLY T | AKE HOME PAY | \$_ | 3,283.00 | \$_ | N/A |
| 7 Regular income from operati | on of business or profession or farm (Attach detailed statement) | \$ | 0.00 | \$ | N/A |
| 8. Income from real property | on or outsiness of profession of furni (Funds defined statement) | \$ _ | 0.00 | \$ - | N/A |
| 9. Interest and dividends | | \$ | 0.00 | \$ | N/A |
| 10. Alimony, maintenance or su | apport payments payable to the debtor for the debtor's use or that | of | | _ | |
| dependents listed above | | \$ _ | 0.00 | \$ _ | N/A |
| 11. Social security or government | ent assistance | _ | | | |
| (Specify): | | \$_ | 0.00 | \$_ | N/A |
| | | \$_ | 0.00 | \$_ | N/A |
| 12. Pension or retirement incon | ne | \$ _ | 0.00 | \$ _ | N/A |
| 13. Other monthly income | | φ | 0.00 | ø | NI/A |
| (Specify): | | \$ <u>_</u> | 0.00 | ъ <u> </u> | N/A N/A |
| | | a _ | 0.00 | ₂ – | IN/A |
| 14. SUBTOTAL OF LINES 7 T | THROUGH 13 | \$_ | 0.00 | \$_ | N/A |
| | ICOME (Add amounts shown on lines 6 and 14) | \$_ | 3,283.00 | \$_ | N/A |
| | | | \$ | 3,283 | 3.00 |
| 10. COMBINED AVERAGE N | MONTHLY INCOME: (Combine column totals from line 15) | | | | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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| In re | Nicole Canty | | Case No. | |
|-------|--------------|-----------|----------|---|
| | | Debtor(s) | | - |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. | The averag | |
|--|----------------|-----------------|
| expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 | | |
| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse." | ete a separat | e schedule of |
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 1,000.00 |
| a. Are real estate taxes included? Yes No _X_ | | _ |
| b. Is property insurance included? Yes No _X_ | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 0.00 |
| b. Water and sewer | \$ | 0.00 |
| c. Telephone | \$ | 0.00 |
| d. Other See Detailed Expense Attachment | \$ | 225.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 0.00 |
| 4. Food | \$ | 550.00 |
| 5. Clothing | \$ | 150.00 |
| 6. Laundry and dry cleaning | \$ | 65.00 |
| 7. Medical and dental expenses | 5 | 55.00 225.00 |
| 8. Transportation (not including car payments) | \$ | 150.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | \$ | 0.00 |
| a. Homeowner's or renter's | \$ | 0.00 |
| b. Life | \$ | 0.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 0.00 |
| e. Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | Ψ | 0.00 |
| (Specify) | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the | Ψ | 0.00 |
| plan) | | |
| a. Auto | \$ | 560.00 |
| b. Other | \$ | 0.00 |
| c. Other | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other See Detailed Expense Attachment | \$ | 305.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, | \$ | 3,285.00 |
| if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year | | |
| following the filing of this document: | | |
| Car payment is to a relative who owns the vehicle. | _ | |
| 20. STATEMENT OF MONTHLY NET INCOME | | <u> </u> |
| a. Average monthly income from Line 15 of Schedule I | \$ | 3,283.00 |
| b. Average monthly expenses from Line 18 above | \$ | 3,285.00 |
| c. Monthly net income (a. minus b.) | \$ | -2.00 |

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 $B6J\ (Official\ Form\ 6J)\ (12/07)$

| In re | Nicole Canty | Case No. |
|-------|--------------|-----------|
| | | Debtor(s) |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

| _Cable/Internet | 90.00 |
|----------------------------------|--------------|
| Cell | \$ 135.00 |
| Total Other Utility Expenditures | \$ 225.00 |

Other Expenditures:

| drugstore necessites Total Other Expenditures | <u> </u> | 75.00 305.00 |
|--|----------|-----------------|
| | \$ | 75.00 |
| License Fees | - \$ | 150.00 |
| Personal Grooming/Haircuts | \$ | 80.00 |

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | Case | | e No. | | | |
|-------|--|------------------------------|--------------------|---------------------|--------|--|--|--|
| | | | Debtor(s) | Chapter | 7 | | | |
| | | | | | | | | |
| | | | | | | | | |
| | DECLARATION CONCERNING DEBTOR'S SCHEDULES | | | | | | | |
| | DECLADATION UNDER DENALTY OF DEDITING BY INDIVIDUAL DEDTOR | | | | | | | |
| | DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of | | | | | | | |
| | sheets, and that they a | re true and correct to the o | est of my knowledg | 5c, imormation, and | dener. | | | |
| | | | | | | | | |
| _ | 0 / 1 // 0000 | | / / \ | | | | | |
| Date | September 11, 2009 Signatu | | /s/ Nicole Canty | | | | | |
| | | | Nicole Canty | | | | | |
| | | | Debtor | | | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | Case No. | |
|-------|--------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| \$33,537.00 | Employment Income - 2007 - per tax transcript |
|-------------|---|
| \$40,513.00 | Employment Income - 2008 - per tax transcript |
| \$28,827.42 | Employment Income - estimated 2009 year to date |

COLIDOR

AMOUNT

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF AMOUNT STILL
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

Chicago vs. Canty

NATURE OF PROCEEDING

Violations

COURT OR AGENCY

AND LOCATION

DISPOSITION

Circuit Court of Cook County

filed

Case no 09 m1 663295

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297-1548 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN May 2009

DESCRIPTION AND VALUE OF PROPERTY 2003 Nissan Altima with 103,000 miles

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,999.00 paid pre-petition toward total attorney fee of \$1,407.00, filing fee of \$299.00 and document acquisition and credit counseling/debtor education facilitation fee of \$150.00 and reimbursable expense of \$143.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER. AMOUNT AND DATE OF SALE NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE Bank of America Checking and Saving closed 2009 Fidelity Pension account 2009

First Northern Credit Union 2009 Saving

OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None I

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY 4623 S. Langley Ave #3 same September 2008 - May 2009 Chicago, IL 60653 641 E. 38th PI # 302 08/08 - 09/08 same chicago, IL 16534 S. Hermitage, Markham, IL same 02/08 - 08-08 8121 S. Crandon, Chicago, IL same 2000 - 01/08

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF **GOVERNMENTAL UNIT** NOTICE LAW

SITE NAME AND ADDRESS

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

NAME

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

ADDRESS

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owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

DATES SERVICES RENDERED NAME AND ADDRESS

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS**

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

ADDRESS DATE OF WITHDRAWAL NAME

7

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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

TITLE DATE OF TERMINATION NAME AND ADDRESS

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

8

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 11, 2009 Signature /s/ Nicole Canty

Nicole Canty Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

| In re | Nicole Canty | | Case No. | | |
|----------------|--|----------------------------|-------------------------------|---------------------------|-----------------------------------|
| 111.10 | · ····oo.o od.····) |] | Debtor(s) | Chapter | 7 |
| PART | CHAPTER 7 IN A - Debts secured by property of property of the estate. Attach a | | nust be fully comple | | |
| Proper | ty No. 1 | | | | |
| Credi -NONE | tor's Name: =- | | Describe Property | Securing Deb | t: |
| | ty will be (check one): Surrendered | ☐ Retained | , | | |
| | ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain | | oid lien using 11 U.S. | C. § 522(f)). | |
| | rty is (check one): Claimed as Exempt | | ☐ Not claimed as ex | xempt | |
| Attach | B - Personal property subject to une additional pages if necessary.) | expired leases. (All three | columns of Part B m | ust be complet | ed for each unexpired lease. |
| Lesson | r's Name: =- | Describe Leased Pro | operty: | Lease will b U.S.C. § 36: | e Assumed pursuant to 11 5(p)(2): |
| | re under penalty of perjury that t al property subject to an unexpire | | intention as to any p | property of my | estate securing a debt and/or |
| Date | September 11, 2009 | | /s/ Nicole Canty Nicole Canty | | |

Debtor

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United States Bankruptcy Court
Northern District of Illinois

| In re | Nicole Canty | | Case No. | |
|-------|--------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |

| | DISCLOSURE OF COMPEN | SATION OF ATTORNEY FOR | DEBTOR(S) | | |
|------|---|--|---|--|--|
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: | | | | |
| | For legal services, I have agreed to accept | \$ <u></u> | 1,407.00 | | |
| | Prior to the filing of this statement I have received | \$ | 1,407.00 | | |
| | Balance Due | \$ | 0.00 | | |
| 2. | The source of the compensation paid to me was: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 3. | The source of compensation to be paid to me is: | | | | |
| | ■ Debtor □ Other (specify): | | | | |
| 4. | ■ I have not agreed to share the above-disclosed comper | nsation with any other person unless they are i | members and associates of my law firm. | | |
| | ☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name | | | | |
| 5. | In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: | | | | |
| | a. Analysis of the debtor's financial situation, and renderi b. Preparation and filing of any petition, schedules, stater c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to reduce | ment of affairs and plan which may be required as and confirmation hearing, and any adjourned | d; d hearings thereof; | | |
| 6. | By agreement with the debtor(s), the above-disclosed fee of Representation of the debtors in any dischart financial management course fees, post-disc pursuant to 11 USC 522(f)(2)(A) for avoidant or any other adversary proceeding, or prepare | geability actions, any document retrieval charge credit repair, judicial lien avoidanc ce of liens on household goods, relief fror | es, preparation and filing of motions m stay actions, motions to redeem | | |
| | | CERTIFICATION | | | |
| this | I certify that the foregoing is a complete statement of any a bankruptcy proceeding. | agreement or arrangement for payment to me | for representation of the debtor(s) in | | |
| Date | red: September 11, 2009 | /s/ Jason R. Allen # | | | |
| | | Jason R. Allen # 6288932 | | | |
| | | Legal Helpers, PC | | | |
| | | Sears Tower 233 S. Wacker Suite 5150 | | | |
| | | Chicago, IL 60606 | | | |
| | | (312) 467-0004 Fax: (312) 467- | 1832 | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

| Jason R. Allen # 6288932 | X /s/ Jason R. Allen # | September 11, 2009 |
|---|-------------------------------------|--------------------|
| Printed Name of Attorney | Signature of Attorney | Date |
| Address: | | |
| Sears Tower | | |
| 233 S. Wacker Suite 5150 | | |
| Chicago, IL 60606 | | |
| (312) 467-0004 | | |
| | | |
| | Certificate of Debtor | |
| I (We), the debtor(s), affirm that I (we) h | nave received and read this notice. | |
| Nicole Canty | X /s/ Nicole Canty | September 11, 2009 |
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date |
| Case No. (if known) | X | |
| · · · · · · | Signature of Joint Debtor (if any) | Date |

United States Bankruptcy Court Northern District of Illinois

| | | Northern District of Illinois | | |
|-------|---|---|-------------------------------|----------------|
| In re | Nicole Canty | | Case No. | |
| | | Debtor(s) | Chapter 7 | |
| | VI | ERIFICATION OF CREDITOR M | MATRIX | |
| | | Number of | f Creditors: | 55_ |
| | The above-named Debtor(s (our) knowledge. |) hereby verifies that the list of credit | tors is true and correct to t | the best of my |
| Date: | September 11, 2009 | /s/ Nicole Canty | | |

Americash loans 880 Lee St # 302 Des Plaines, IL 60016

Amex Po Box 297871 Fort Lauderdale, FL 33329

Arnold Scott Harris 222 Merchandise Mart Plazze # 1932 Chicago, IL 60654

Cashcall Inc Attention: Bankruptcy Department 1600 S Douglass Rd Anaheim, CA 92806

CCS PO Box 55126 Boston, MA 02205

Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021

Citibank 701 East 60th Stre Sioux Falls, SD 57104

Citibank Stu 701 East 60th Stre Sioux Falls, SD 57104

Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301-4047

CMMG Medical Specialists 75 Remittance Dr # 1274 Chicago, IL 60675

Comcast 2508 W Route 120 Mchenry, IL 60051

ComEd Bill Payment Center Chicago, IL 60668

Commercial Recovery Corporation PO Box 49456 Minneapolis, MN 55449

Custom Direct 1802 Fashion Court Joppa, MD 21085

Drive Financial Attn: Bankruptcy Department Po Box 562088 Dallas, TX 75247

Executive Financial Comp. POBox 1168 Flint, MI 48501

First Bk Of De/contine 1608 Walnut Street Philadelphia, PA 19103

First National Bank Credit Card Center Attention: Bankruptcy Department Po Box 3331 Stop Code 3105 Omaha, NE 68103

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57104

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

Gemb/peach Direct Po Box 981439 El Paso, TX 79998 Global Payments Inc 6215 W Howard Street Niles, IL 60714

HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177

IDES
Benefit Repayments
PO Box 4385
Chicago, IL 60680

Il Designate 1755 Lake Cook Rd Deerfield, IL 60015

JC Christensen and Associates POBox 519 Sauk Rapids, MN 56379

Magnum Cash Advance 1403 Faulk DR STE 203 Wilmington, DE 19803

ME Financial Services PO Box 7230 Westchester, IL 60154

Meyer & Njus 134 N LaSalle Suite 1840 Chicago, IL 60602

Miracle Financial Inc. 52 Armstron Rd Plymouth, MA 02360

MiraMed Revenue Group, LLC P.O Box 536 Linden, MI 48277

Municipal Collection Services PO Box 1022 Wixom, MI 48393

National Credit Adjust Po Box 3023 Hutchinson, KS 67504

National Ser 18820 Aurora Av N. #205 Seattle, WA 98133

NCO Financial Systems 507 Prudential Road Horsham, PA 19044

Ndc Ck Svc 6215 W Howard Street Niles, IL 60714

North Shore Agency Inc 751 Summa Ave Westbury, NY 11590

Northwestern Medical Faculty Found. 680 North Lake Shore Drive Suite 1000 Chicago, IL 60611

Paragonway 2101 West Ben Whit Austin, TX 78704

Payday One PO box 101842 Fort Worth, TX 76185

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108 Plains Commerce Bank/c 2101 W 51st Ste 34 Sioux Falls, SD 57105

Receivables Management Inc. (RMI) / Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438

Reneer & Associates 1050 E. 3300 #203 Salt Lake City, UT 84106

Revenue Production Management P.O. Box 830913 Birmingham, AL 35283

Roadloans.com
Attn: Bankruptcy
5201 Rufe Snow Dr Ste 400
North Richland Hills, TX 76180

Sunrise Credit Services Inc 260 Airport Plaza PO Box 9100 Farmingdale, NY 11735

Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154

The University of Chicago Physician 75 Remittance Dr. Suite 1385 Chicago, IL 60675

Tribute/fbd Pob 105555 Atlanta, GA 30348

Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321

Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403

Verizon Po Box 3397 Bloomington, IL 61702

Visa PO Box 30050 Tampa, FL 33630